

STATE OF INDIANA)
COUNTY OF MARION)

) SS:

IN THE MARION CIRCUIT COURT

AVC NO. 06-029

FILED

IN RE: ALL AMERICAN ROOFING, INC.)

Respondent.)

(32)

SEP 08 2006

Doris Ann Scholler
CLERK OF THE
MARION CIRCUIT COURTASSURANCE OF VOLUNTARY COMPLIANCE

The State of Indiana, by Attorney General Steve Carter and by Deputy Attorney General Eric Jackson, and the Respondent All American Roofing Inc., enter into an Assurance of Voluntary Compliance (Assurance), pursuant to Indiana Code §24-5-0.5-7.

Any violation of the terms of this Assurance constitutes *prima facie* evidence of a deceptive act. This Assurance is entered into without any adjudication of any issue of fact or law, and upon consent of the parties.

The parties agree:

1. Respondent is an Indiana corporation engaged in business as a home improvement contractor with a principal place of business at 2419 North Station Street, Indianapolis, Indiana.
2. The terms of this Assurance apply to and are binding upon Respondent, its employees, agents, representatives, successors, and assigns.
3. Respondent acknowledges the jurisdiction of the Consumer Protection Division of the Office of the Attorney General to investigate matters hereinafter described, pursuant to the authority of Ind. Code §4-6-9-4 and Ind. Code §24-5-0.5-1 et seq.
4. Respondent agrees that in every home improvement transaction it enters into it will provide a complete home improvement contract complying with Ind. Code §

24-5-11-10 to the consumer before it is signed by the consumer. Respondent agrees that the contract must contain at minimum the following:

- (a) The name of the consumer and the address of the residential property that is the subject of the home improvement;
- (b) The name and address of the Respondent and each of the telephone numbers and names of any agent to whom consumer problems and inquiries can be directed;
- (c) The date the home improvement contract was submitted to the consumer and any time limitation on the consumer's acceptance of the home improvement contract;
- (d) A reasonably detailed description of the proposed home improvements;
- (e) If the description required by Indiana Code §24-5-11-10(a)(4) does not include the specifications for the home improvement, a statement that the specifications will be provided to the consumer before commencing any work and that the home improvement contract is subject to the consumer's separate written and dated approval of the specifications;
- (f) The approximate starting and completion dates of the home improvements;
- (g) A statement of any contingencies that would materially change the approximate completion date;
- (h) The home improvement contract price; and
- (i) Signature lines for the Respondent or the Respondent's agent and for each consumer who is to be a party to the home improvement contract with a legible printed or a typed version of that person's name placed directly after or below the signature.

5. Respondent agrees that each of its home improvement contracts will be in a form that each consumer who is a party to the contract can reasonably read and understand, as required by Ind. Code § 24-5-11-10(b).

6. Respondent agrees that before the consumer signs the home improvement contract and before the consumer can be required to make a down payment, the

Respondent will have agreed unequivocally by written signature to all of the terms of the home improvement contract, as required by Ind. Code § 24-5-11-11.

7. Respondent agrees that it shall give a fully executed copy of the home improvement contract, showing the dates the Respondent and each consumer executed the contract, to the consumer immediately after the consumer signs it, as required by Ind Code § 24-5-11-12.

8. Respondent, in soliciting and/or contracting with consumers, agrees to refrain from conducting any business activity in the State of Indiana unless those activities are in full compliance with the Home Improvement Contracts Act, Ind. Code §24-5-11-1.

9. Respondent agrees to refrain from conducting any home improvements until it has first obtained all necessary licenses or permits required by law.

10. Respondent, in soliciting and/or contracting with consumers, agrees to fully comply with Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5.

11. Upon execution of this Assurance, Respondent shall pay costs to the Office of the Attorney General in the amount of Three Hundred Dollars (\$300.00).

12. Respondent shall not represent that the Office of the Attorney General approves or endorses Respondent's past or future business practices, or that execution of this Assurance constitutes such approval or endorsement.

13. The Respondent acknowledges it has been advised the Attorney General's role in this matter is to serve as counsel for the State of Indiana and the Office of Attorney General has not given the Respondent any legal advice regarding this matter. The Respondent expressly acknowledges the Office of the Attorney General has

previously advised the Respondent to secure legal counsel prior to entering into this Assurance for any legal advice the Respondent requires.

14. Respondent shall fully cooperate with the Office of the Attorney General in the resolution of any future written complaints the Consumer Protection Division receives. This shall include but is not limited to, the Respondent promptly resolving any additional valid consumer complaint brought to the Respondent's attention by the Office of Attorney General either prior to, or after the filing of, this Assurance with the Court.

15. The Office of the Attorney General shall file this Assurance with the Circuit Court of Marion County. The Court's approval of this Assurance shall not act as a bar to any private right of action.

DATED this 6th day of September, 2006.

STATE OF INDIANA

RESPONDENT

STEVE CARTER
Attorney General of Indiana

ALL AMERICAN ROOFING, INC.

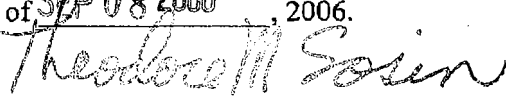
By: 

Eric Jackson, #19415-49
Deputy Attorney General
Office of Attorney General
302 W. Washington, 5th Floor
Indianapolis, Indiana 46204
Telephone: (317) 233-3987

by: 

Name: LISA SCHMIOT
Title: PRESIDENT

APPROVED this _____ day of SEP 08 2006, 2006.



Judge, Marion Circuit Court